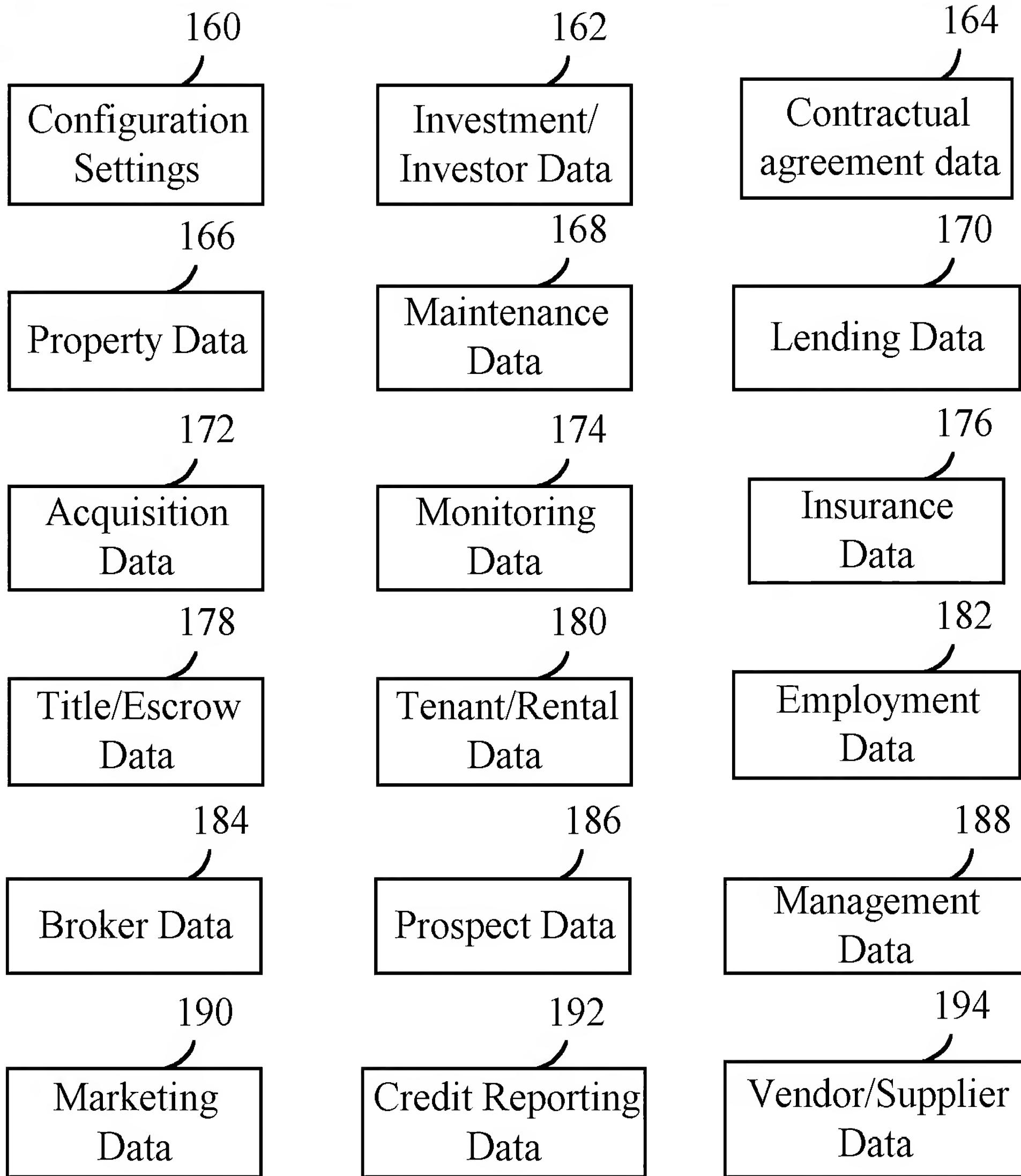


Fig. 1a

Information records



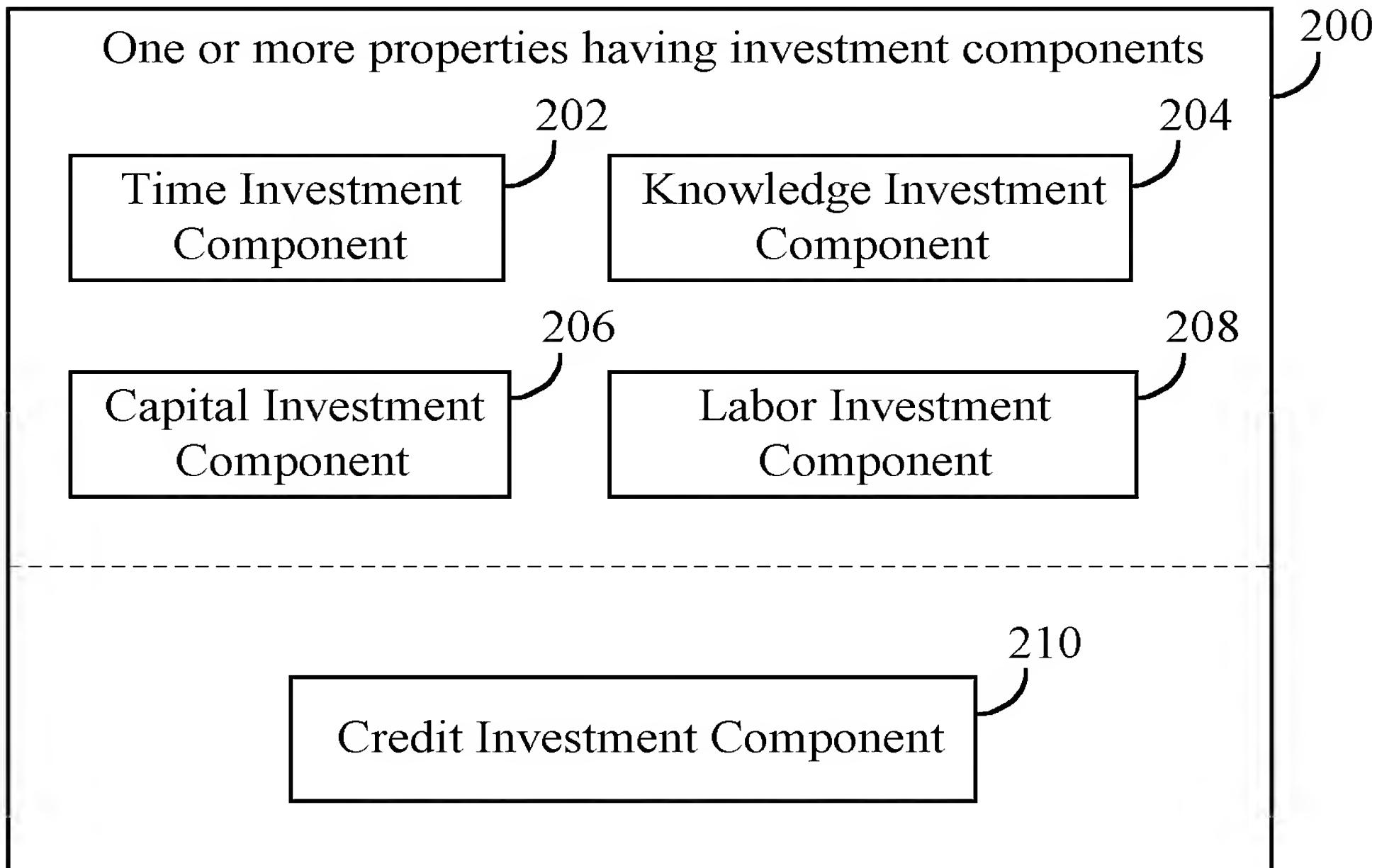


Fig. 2a

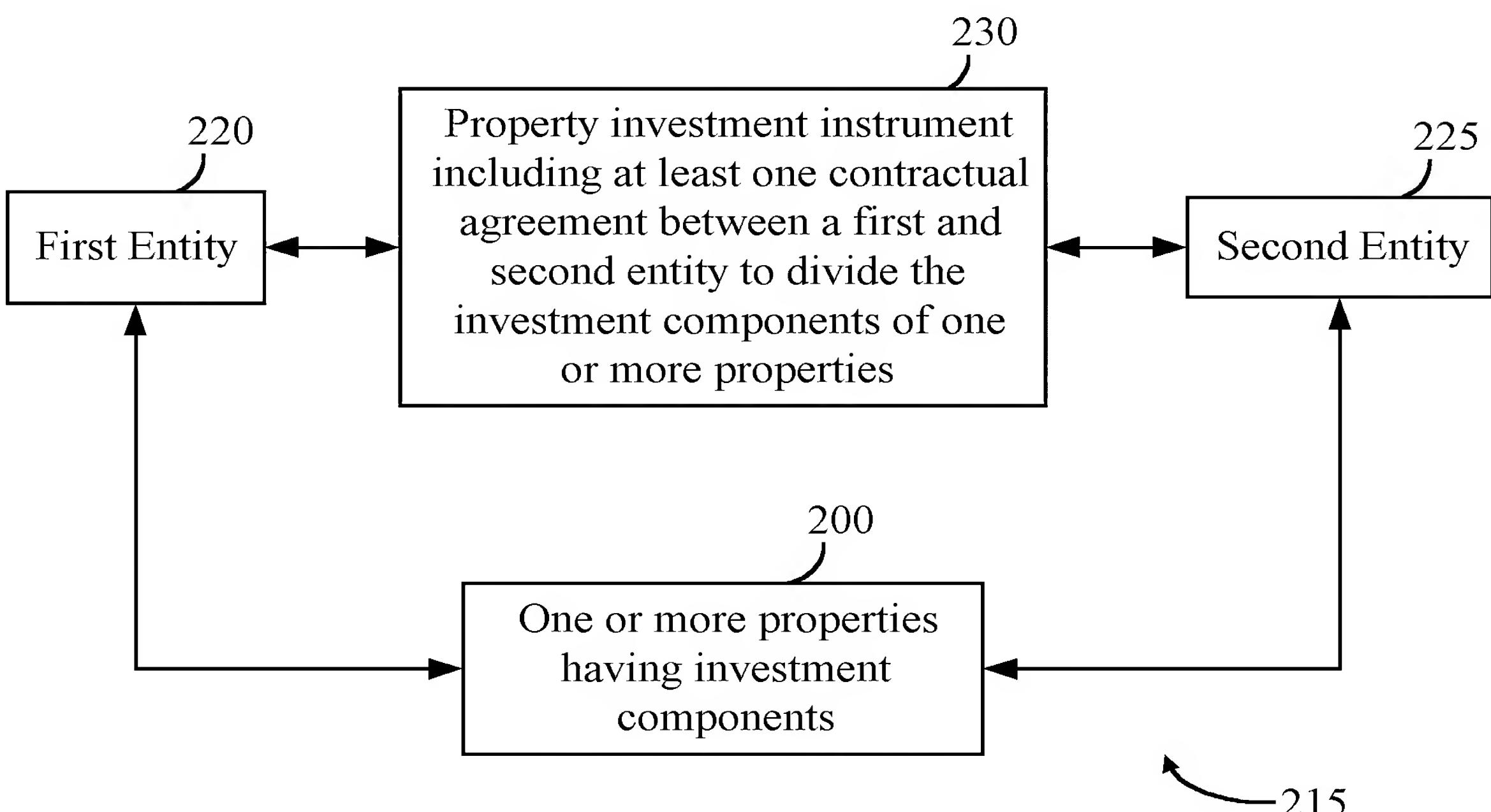


Fig. 2b

Property Investment Instrument

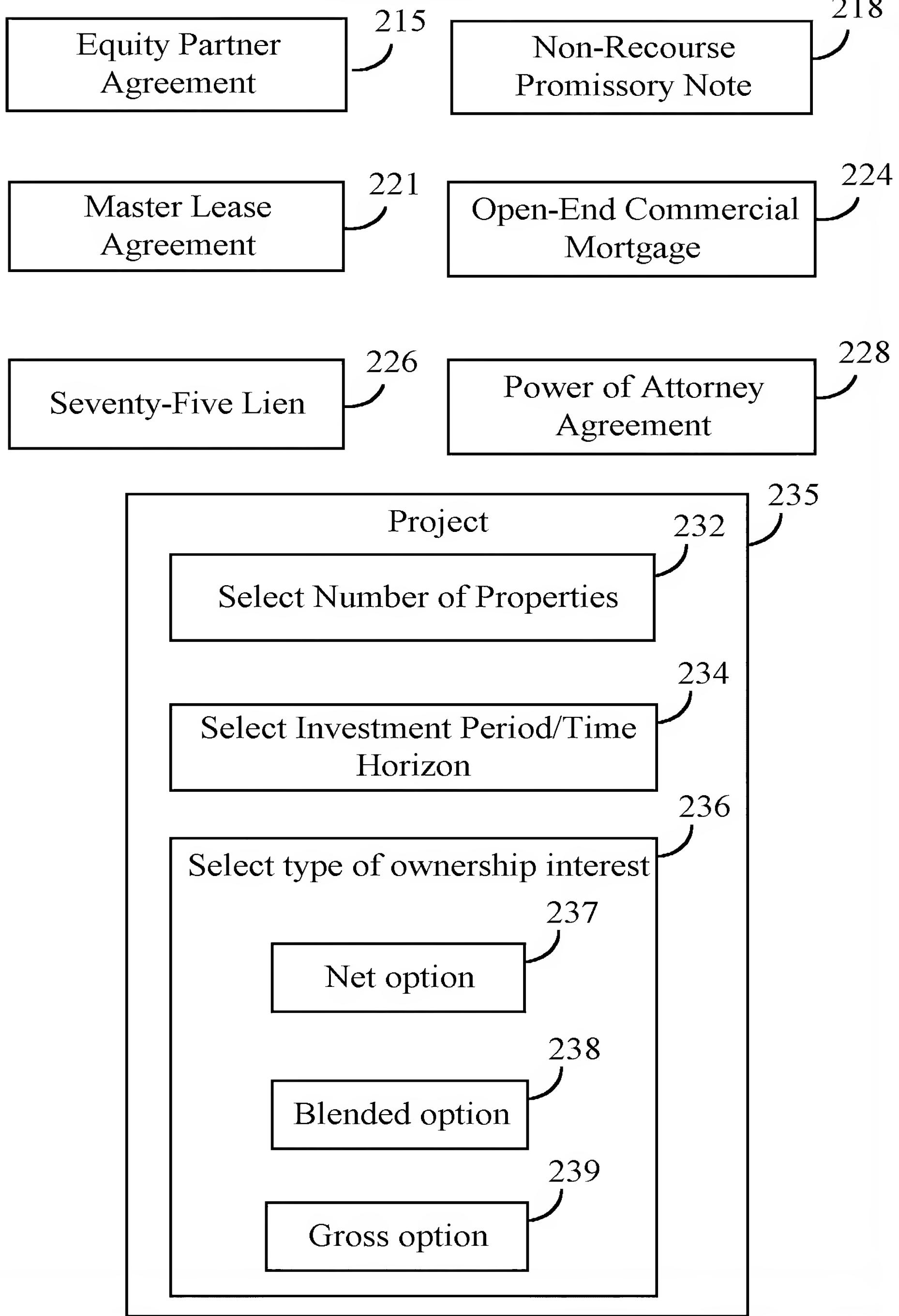


Fig.2c

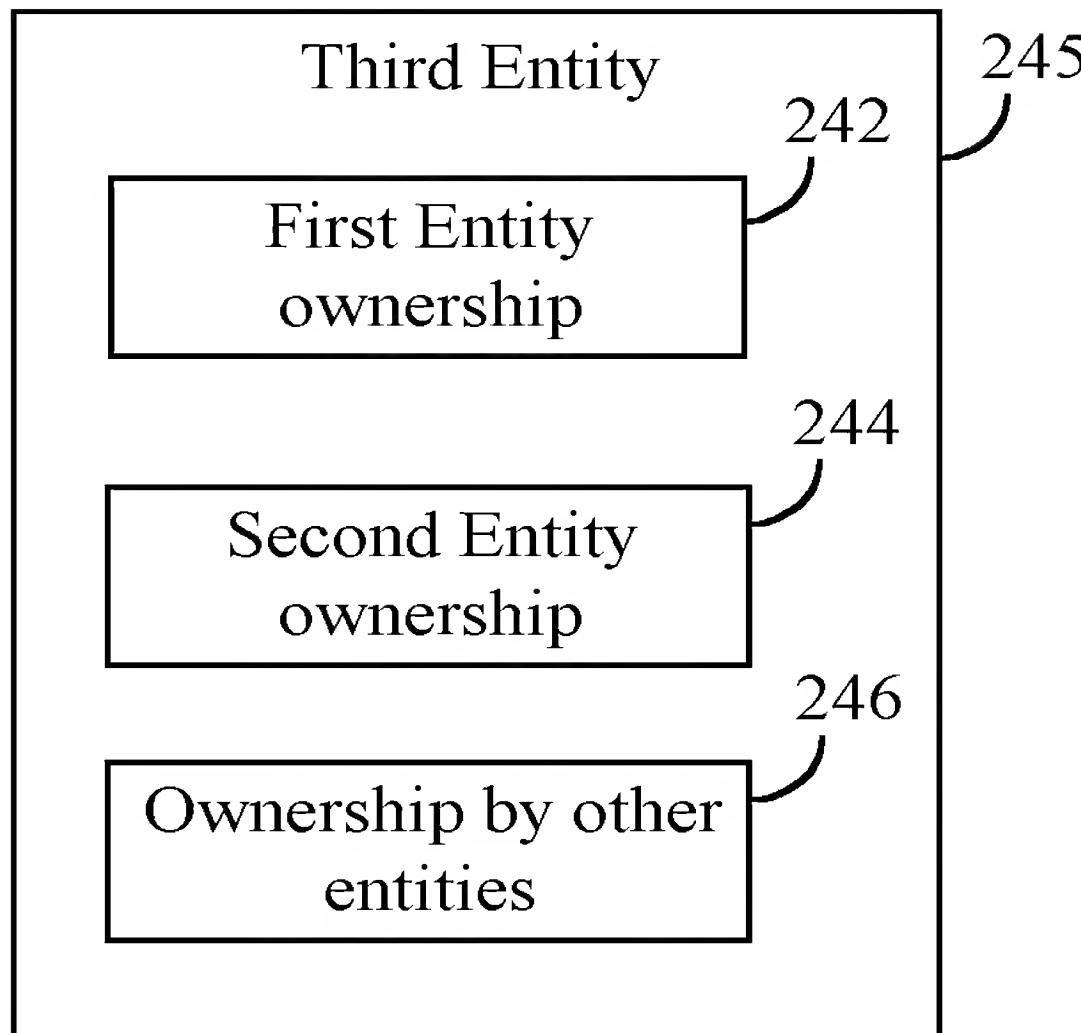


Fig. 2d

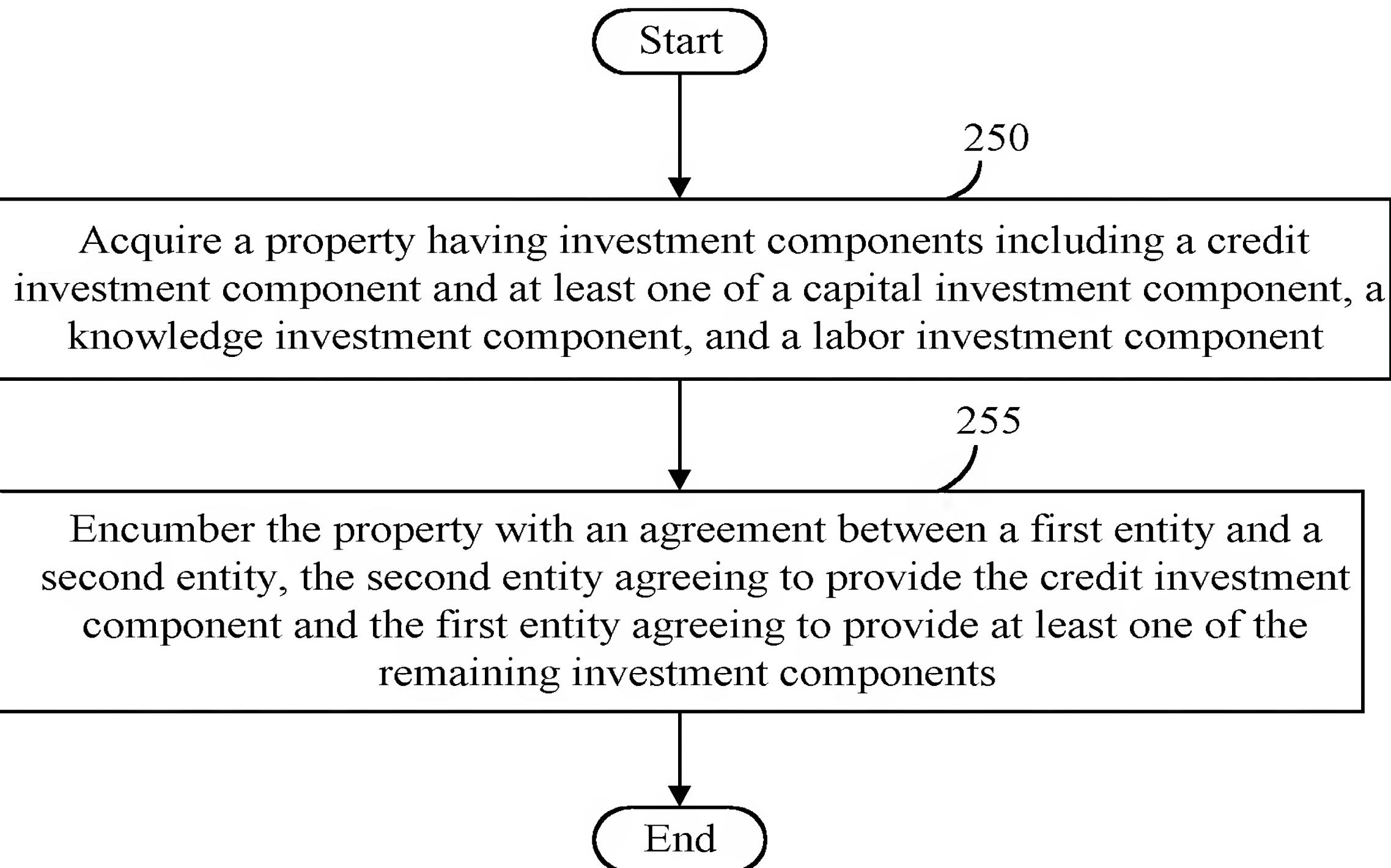


Fig. 2e

Start

260

Execute an agreement
between a first entity and
a second entity

265

First entity supplies a first amount of capital to an owner of a property either directly or via the second entity in exchange for transferring title of the property to the second entity in accordance with the agreement

270

Second entity obtains a loan for a second amount of capital from a lender by using the property as collateral where the loan includes a loan obligation to repay the lender in accordance with the agreement

275

Second entity transfers at least a portion of the second amount of capital to the first entity in accordance with the agreement

280

First entity repays the lender in accordance with the agreement

End

Fig. 2f

Start

285

Acquire the property in
accordance with the
agreement

290

Encumber the property with a non-recourse promissory
note until the second entity transfers at least a portion of
the second amount of capital to the first entity in
accordance with the agreement

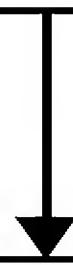
295

Encumber the property with a master lease agreement after
the second entity transfers at least a portion of the second
amount of capital to the first entity in accordance with the
agreement

End

Fig. 2g

Start



310

Acquire a property having a title from a property owner by supplying a first amount of capital to the property owner from a first entity in exchange for transferring the title to a second entity having a loan obtainment ability



315

Obtain a loan having a loan obligation for a second amount by using the first property as collateral



320

Transfer at least a portion of one of a title, loan obligation, first property, and second amount from the second entity to one of a first entity and third entity



End

Fig. 3a

Start

Acquire from a property owner a first property having a title by a first entity for a first amount

Transfer the title from either the property owner and/or first entity to a second entity having a loan obtainment ability

To 315

Obtain a loan having a loan obligation for a second amount by using the first property as collateral

Fig. 3b

Start

335

Generate a list of properties that could be available for acquisition including discovering leads from network resources via a search agent and/or receiving leads/solicitations from property brokers and property owners

345

Qualify each property from the list based on at least one criteria including one of a purchase formula and operations formula, the formulas including one or more variables such as rental price, usage factor, management fee, maintenance fee, property expense, utility expense, principal payment, interest payment, tax payment, insurance payment, loan-to-value ratio, down payment amount, appraisal value, sale price, and cost of initial construction

350

Select the first property from only qualified properties that have been qualified on the list

Choose a first property for acquisition from the list of properties

340

To 310 or 325

Fig. 3c

Start

360

Generate a list of second entities expressing interest in participating in a credit investment opportunity including receiving leads/solicitations from employers, financial planners, investment professionals, real estate brokers, lenders, credit and labor unions

370

Qualify each second entity from the list based on at least one criteria including one of a employment history, credit rating, etc.

375

Select the second entity from only qualified second entities that have been qualified on the list and establish an agreement with the second entity to participate in a credit investment opportunity

365

Choose a participating second entity

To 310 or 325

Fig. 3d

From 320
Transfer at least a portion of one of a title, loan obligation, first property, and second amount from the second entity to the third entity

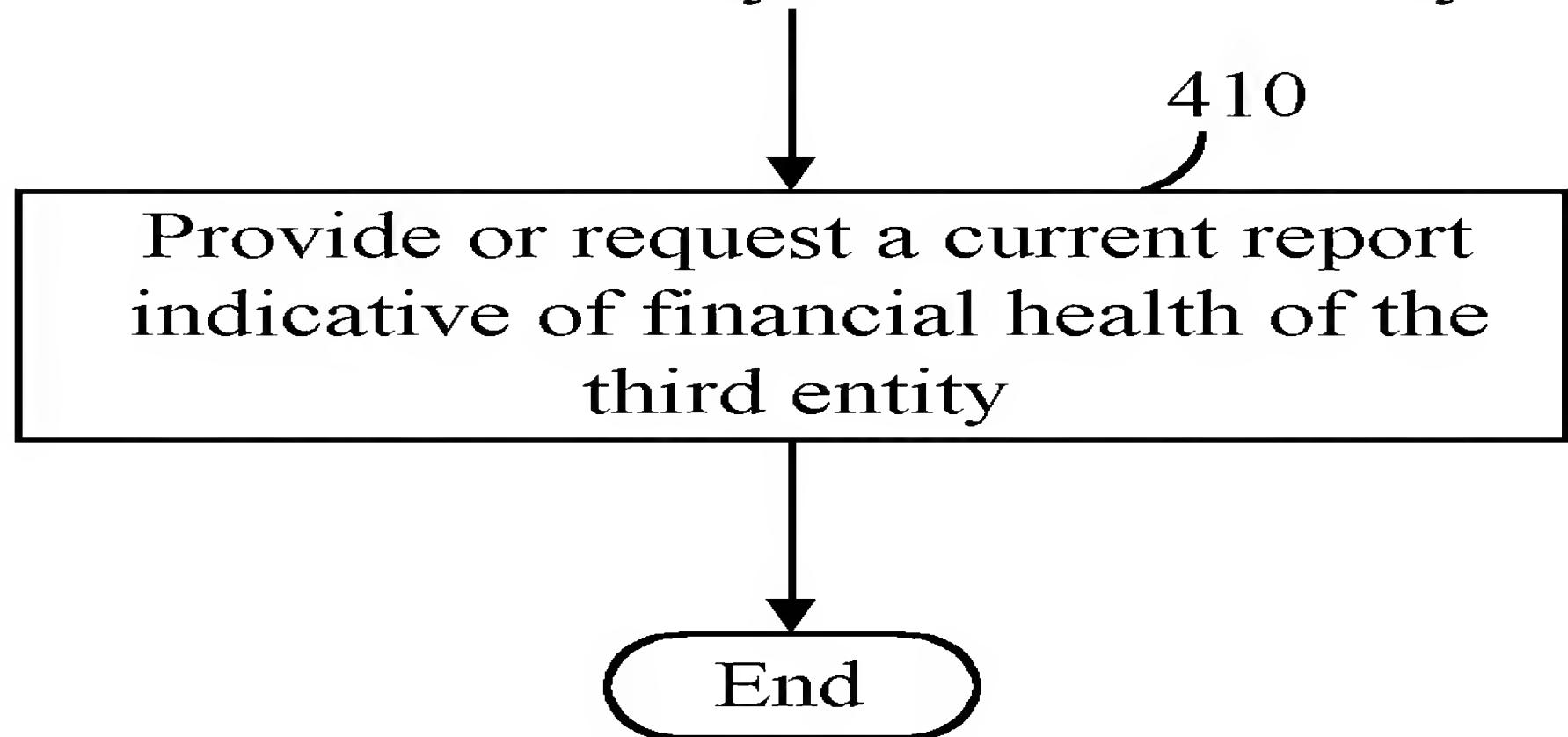


Fig. 4a

From 310 or 325

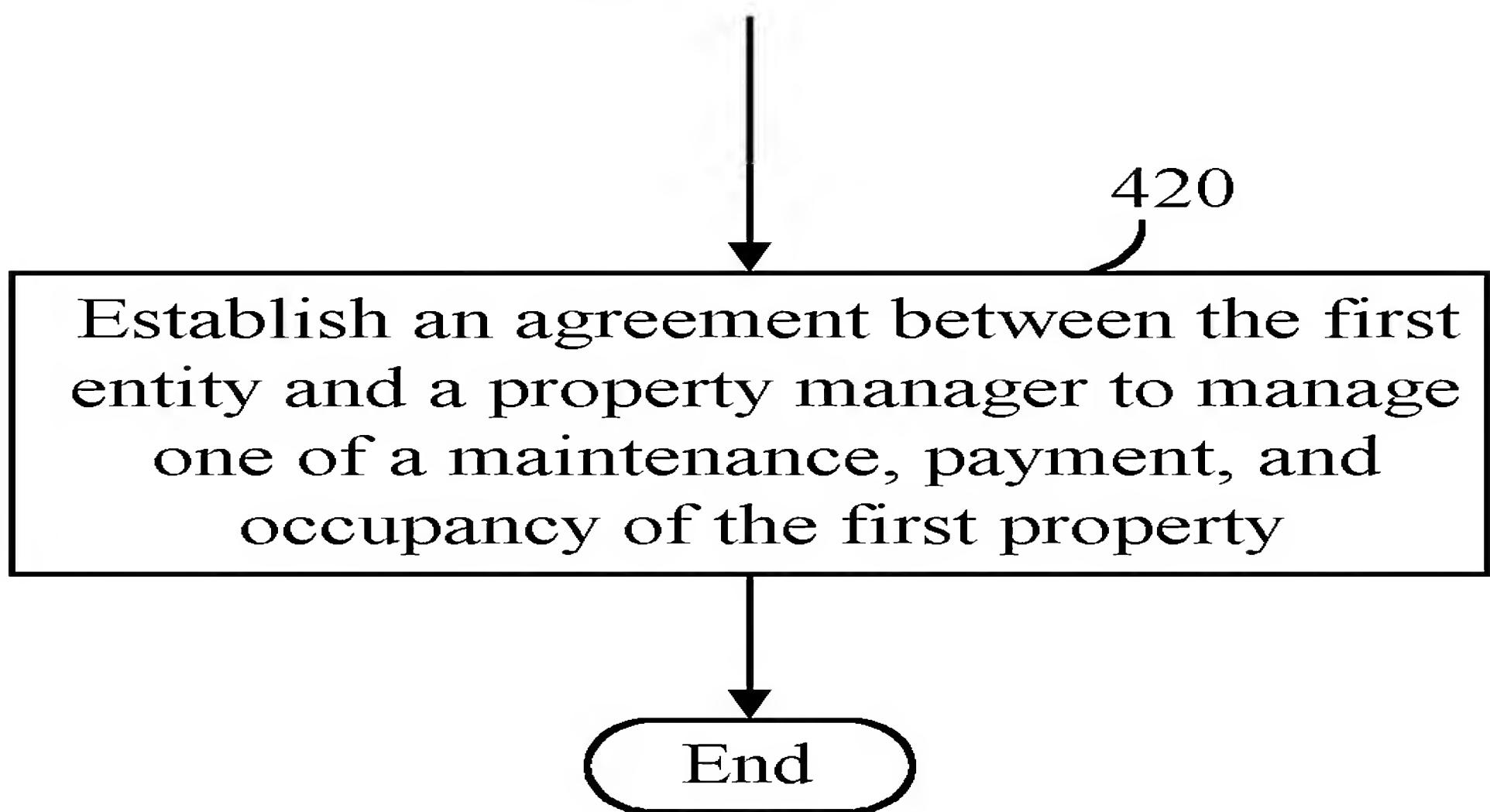


Fig. 4b

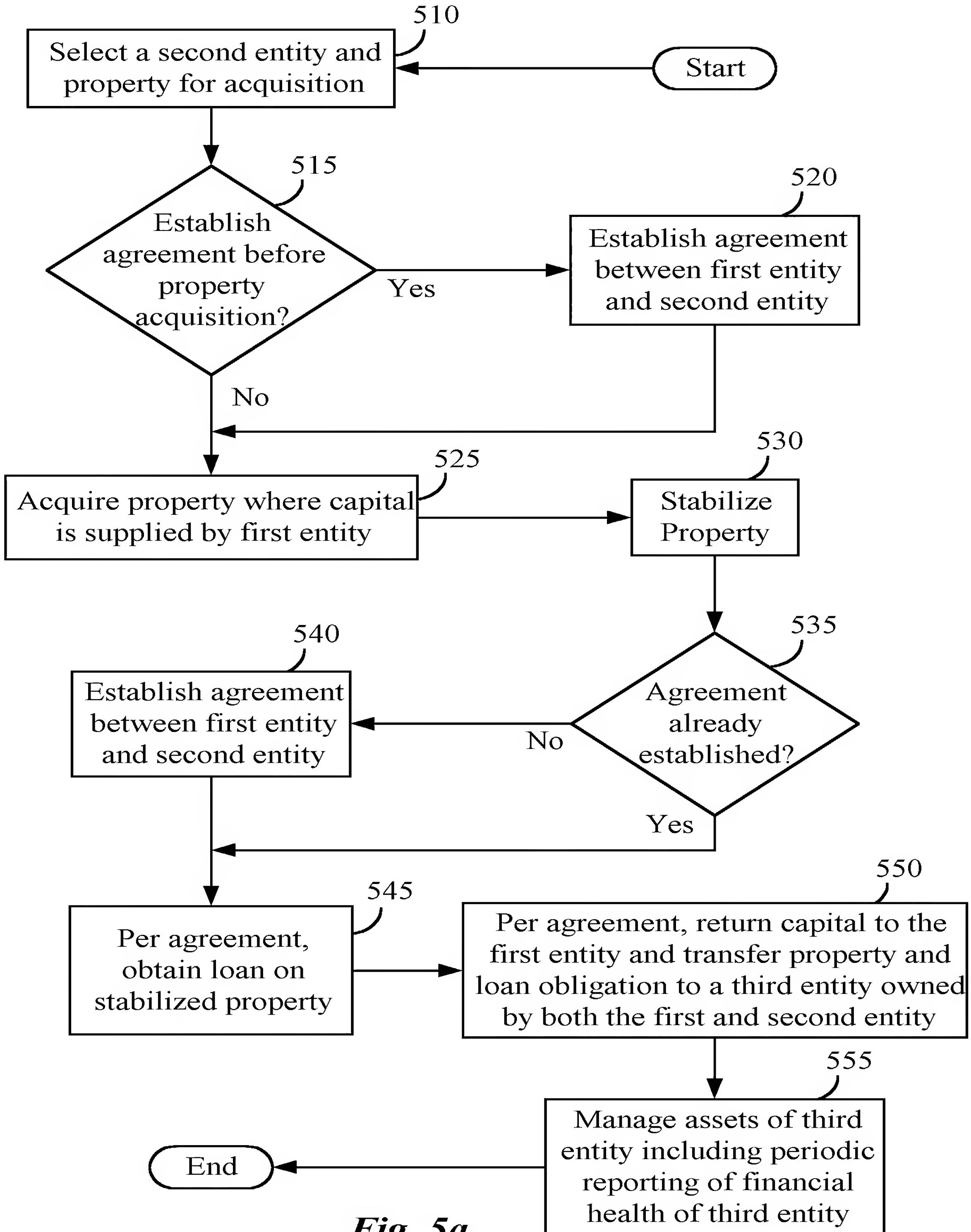


Fig. 5a

Start

First entity and second entity agree to dispose of property in order to gain net proceeds

560

Calculate net proceeds after the property is disposed

565

Distribute pro rata share of net proceeds to both the first entity and second entity

570

End

Fig. 5b

Start



610

Retrieve a credit report
corresponding to an entity



615

Retrieve educational material adapted to teach how
the entity can participate in a property investment
having a credit investment component



620

Generate information by
combining the educational
material with the credit report



625

Provide the information to
one or more recipients



End

Fig. 6a

Start

650

Request credit report

655

Determine that credit report exceeds a threshold credit rating

660

Provide credit report with the option to learn more about a credit investment opportunity

End

Fig. 6b

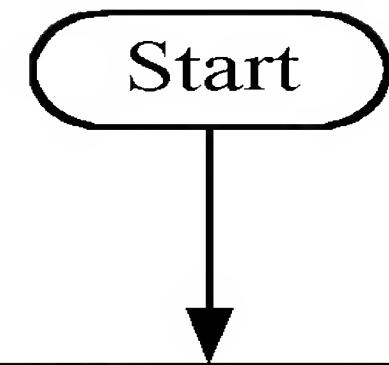


Fig. 6c

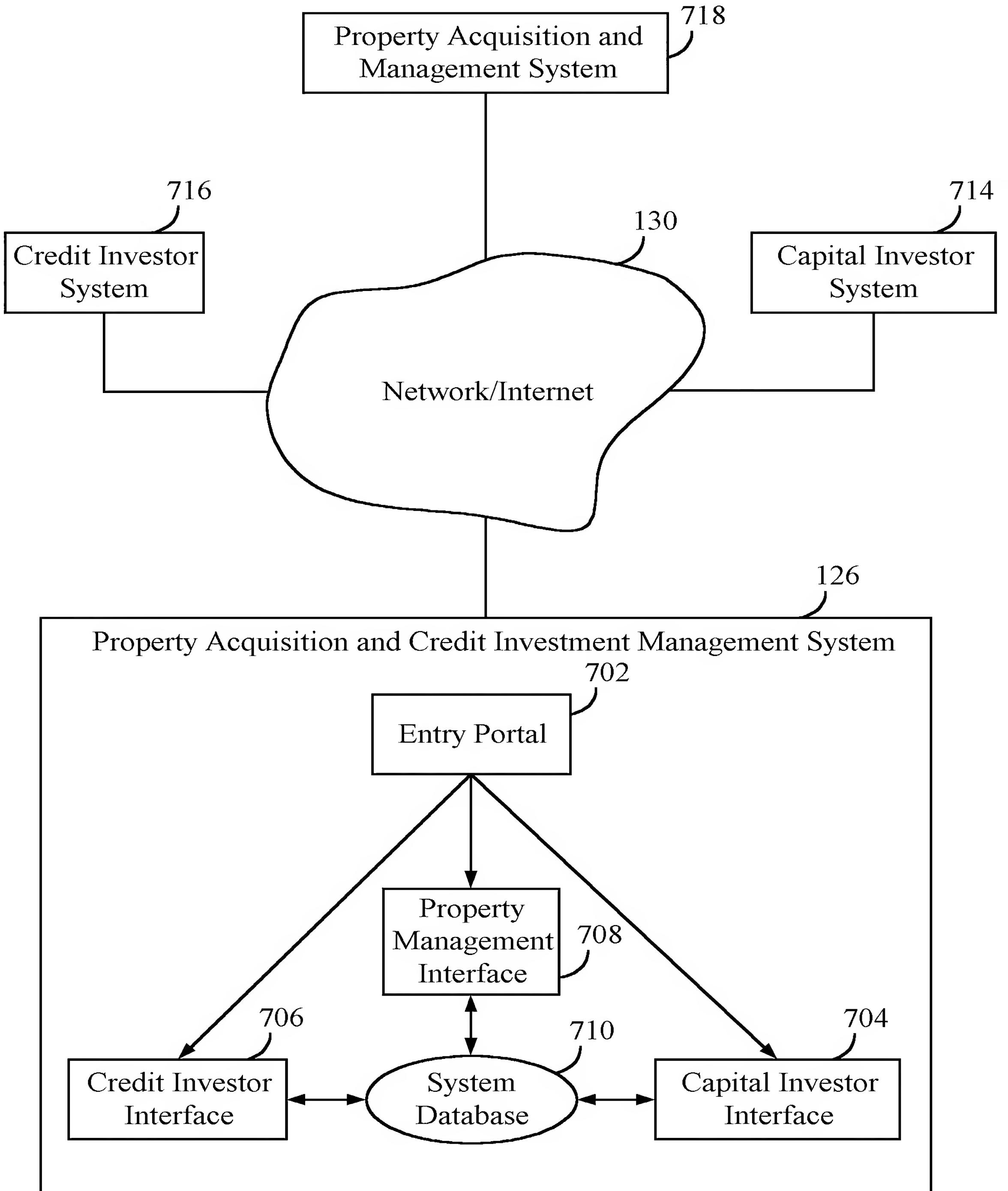


Fig. 7a

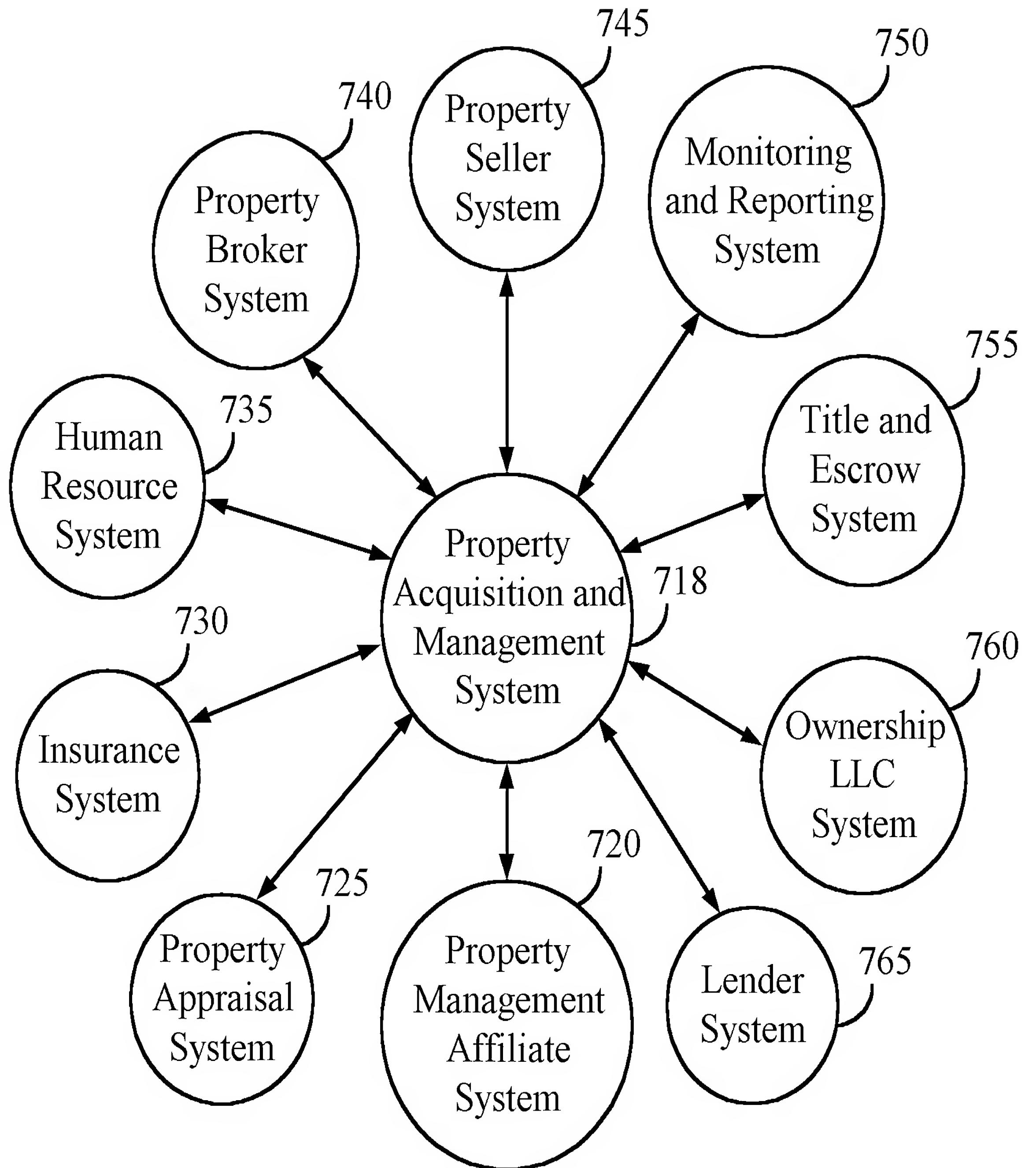


Fig. 7b

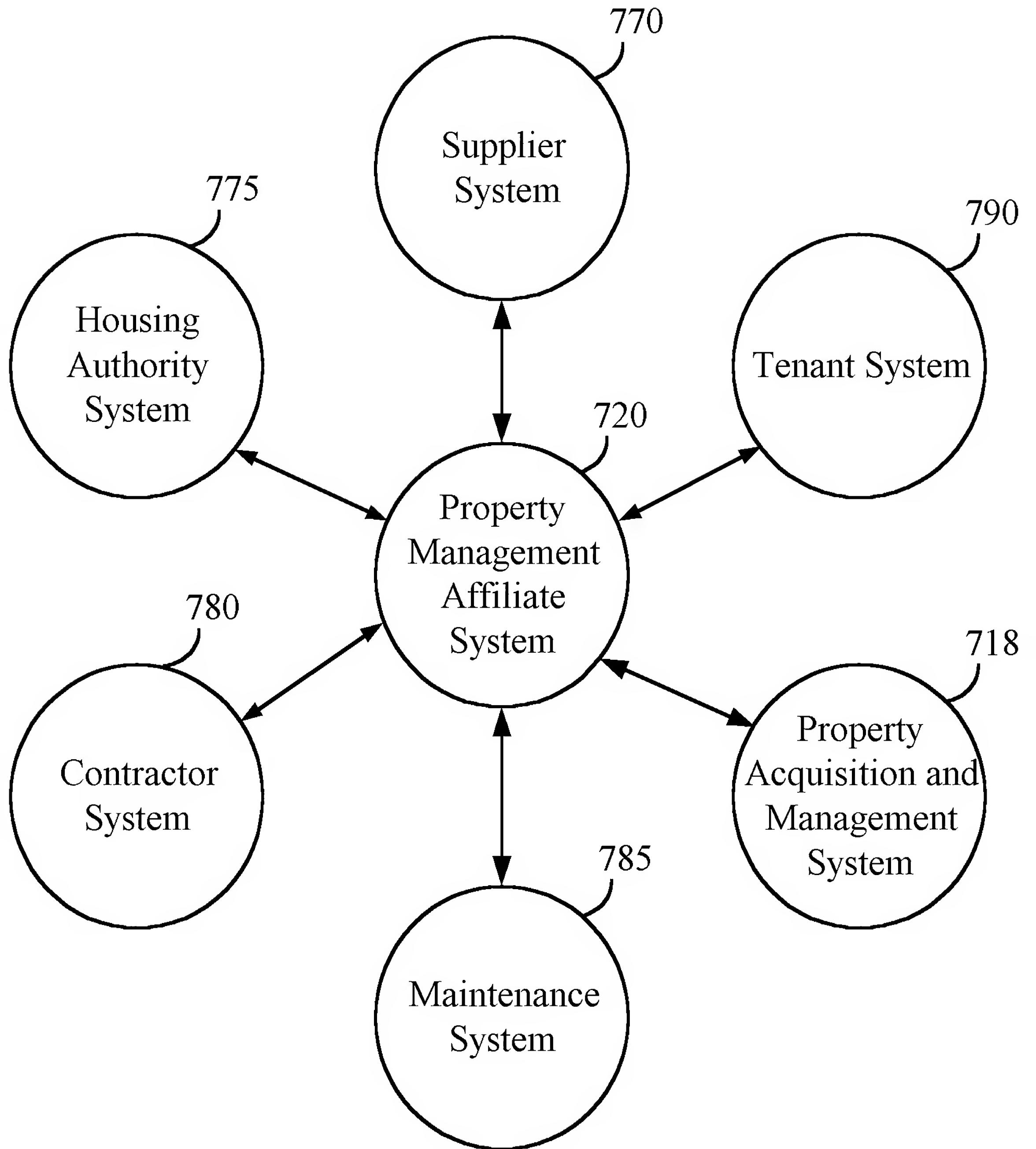


Fig. 7c

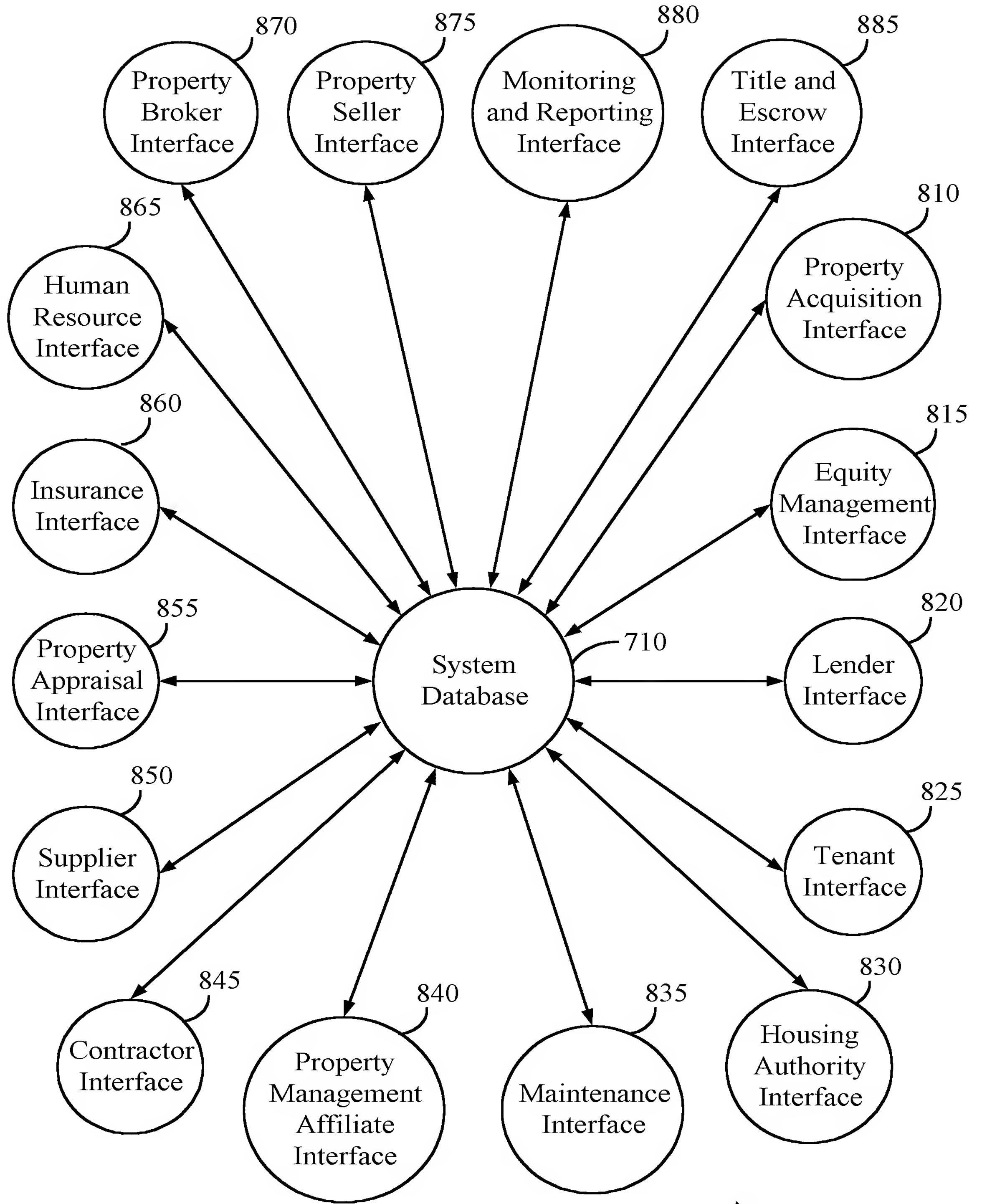


Fig. 8